

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: JOSEPH G. TIRADO	§	Case No. 09-70670
VALERIE J. TIRADO	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/26/2009.
- 2) The plan was confirmed on 05/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2010.
- 5) The case was completed on 03/30/2010.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$18,061.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 68,700.00	
Less amount refunded to debtor	\$ 4,322.69	
<b>NET RECEIPTS</b>		<b>\$ 64,377.31</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,550.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,765.34	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,315.34</b>
Attorney fees paid and disclosed by debtor:	\$ 950.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICES OF PETER FRANCIS	Lgl	3,400.00	3,500.00	3,500.00	2,550.00	0.00
AMERICAN GENERAL FINANCIAL	Sec	3,550.00	3,729.44	3,550.00	3,550.00	115.87
AMERICAN GENERAL FINANCIAL	Uns	932.00	0.00	179.44	179.44	0.00
COUNTRYWIDE HOME LOANS INC	Sec	7,000.00	7,174.28	3,021.31	3,021.31	0.00
BAC HOME LOANS SERVICING LP	Sec	3,200.00	2,791.87	2,791.87	2,791.87	0.00
COUNTRYWIDE HOME LOANS	Sec	0.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Sec	0.00	42,768.05	0.00	0.00	0.00
WACHOVIA DEALER SERVICES	Sec	6,200.00	6,200.00	6,200.00	6,200.00	328.44
WACHOVIA DEALER SERVICES	Uns	7,528.00	7,027.41	7,027.41	7,027.41	0.00
WORLD ACCEPTANCE	Sec	200.00	0.00	0.00	0.00	0.00
WORLD ACCEPTANCE	Uns	706.00	722.24	722.24	722.24	0.00
ADVANCE AMERICA	Uns	500.00	1,000.00	1,000.00	1,000.00	0.00
ADVANCE CASH EXPRESS	Uns	500.00	550.00	550.00	550.00	0.00
ALL CREDIT LENDERS	Uns	500.00	714.50	714.50	714.50	0.00
OLD REPUBLIC INSURANCE CO	Uns	1,000.00	5,906.97	5,906.97	5,906.97	0.00
AMCORE BANK	Uns	1,000.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	1,310.00	1,308.94	1,308.94	1,308.94	0.00
AMERICASH LOANS LLC	Uns	500.00	662.97	662.97	662.97	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	8,972.00	8,972.96	8,972.96	8,972.96	0.00
BASS & ASSOCIATES PC	Uns	4,000.00	3,939.22	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	850.00	1,003.25	1,003.25	1,003.25	0.00
CASH TO GO	Uns	500.00	1,199.86	1,199.86	1,199.86	0.00
CASH ASAP	Uns	500.00	NA	NA	0.00	0.00
CHECK FOR CASH	Uns	500.00	NA	NA	0.00	0.00
CHECK N GO	Uns	500.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	320.00	NA	NA	0.00	0.00
CR EVERGREEN, LLC	Uns	781.00	902.00	902.00	902.00	0.00
GEMB / JCP	Uns	2,639.00	NA	NA	0.00	0.00
GEMB / LOWES	Uns	2,825.00	NA	NA	0.00	0.00
GEMB / WALMART	Uns	3,628.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE CO	Sec	3,374.00	2,500.00	1,800.00	1,800.00	49.13
GREAT AMERICAN FINANCE CO	Uns	0.00	894.32	1,594.32	1,594.32	0.00
HSBC	Uns	1,000.00	NA	NA	0.00	0.00
HSBC BANK	Uns	1,012.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	1,130.00	1,230.68	1,230.68	1,230.68	0.00
DEPARTMENT STORES NATIONAL	Uns	525.00	524.91	524.91	524.91	0.00
SECURITY FINANCE	Uns	500.00	291.00	291.00	291.00	0.00
SHELL / CITI	Uns	1,586.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	500.00	1,557.38	1,557.38	1,557.38	0.00
TITLE CASH OF IL	Uns	500.00	NA	NA	0.00	0.00
WASH MUTUAL / PROVIDIAN	Uns	2,051.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	2,206.31	2,206.31	2,206.31	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,256.03	1,256.03	1,256.03	0.00
LVNV FUNDING LLC	Uns	0.00	394.18	394.18	394.18	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 5,813.18	\$ 5,813.18	\$ 0.00
Debt Secured by Vehicle	\$ 9,750.00	\$ 9,750.00	\$ 444.31
All Other Secured	\$ 1,800.00	\$ 1,800.00	\$ 49.13
<b>TOTAL SECURED:</b>	\$ 17,363.18	\$ 17,363.18	\$ 493.44
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 39,205.35	\$ 39,205.35	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,315.34	
Disbursements to Creditors	\$ 57,061.97	
<b>TOTAL DISBURSEMENTS:</b>		\$ 64,377.31

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/12/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.